

Exhibit 3

Image_Report

2009 U.S. Employee Handbook Acknowledgement Receipt

When you click on the "I Acknowledge" button below, you are acknowledging that:

- You have opened the e-mail that directed you to this Web site.
- You have received the Web link to the Employee Handbook.
- You understand that it's your obligation to read the Handbook and become familiar with its terms.
- Appended to the Handbook is an Employment Arbitration Policy as well as the "Principles of Employment" that require you to submit employment-related disputes to binding arbitration (see Appendix A and Appendix D). You understand that it is your obligation to read these documents carefully, and that no provision in this Handbook or elsewhere is intended to constitute a waiver, nor be construed to constitute a waiver, of Citi's right to compel arbitration of employment-related disputes.
- WITH THE EXCEPTION OF THE EMPLOYMENT ARBITRATION POLICY, YOU UNDERSTAND THAT NOTHING CONTAINED IN THIS HANDBOOK, NOR THE HANDBOOK ITSELF, IS CONSIDERED A CONTRACT OF EMPLOYMENT. IN ADDITION, NOTHING IN THIS HANDBOOK CONSTITUTES A GUARANTEE THAT YOUR EMPLOYMENT WILL CONTINUE FOR ANY SPECIFIED PERIOD OF TIME. YOU UNDERSTAND THAT YOUR EMPLOYMENT WITH CITI IS AT-WILL, WHICH MEANS IT CAN BE TERMINATED BY YOU OR CITI AT ANY TIME, WITH OR WITHOUT NOTICE, FOR NO REASON OR ANY REASON NOT OTHERWISE PROHIBITED BY LAW.

Please click the "I Acknowledge" button below. Once you acknowledge, you'll have the ability to download and print your copy of the Handbook

This form was electronically acknowledged by:

NAME: Bodden, Nichol A
GEID: 0000144593
DATE: 12/13/2008